

Form 185 – ntc13plnafte

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-27662-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Charise Breeden-Balaam  
aka Charise Breeden, aka Charise Balaam  
33 Harding Terrace  
Newark, NJ 07112

Social Security No.:  
xxx-xx-6789

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on January 22, 2021.

On the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: November 18, 2021  
Time: 08:30 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: October 15, 2021  
JAN: wdh

Jeanne Naughton  
Clerk

In re:  
Charise Breeden-Balaam  
Debtor

Case No. 18-27662-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Oct 15, 2021

User: admin  
Form ID: 185

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Total Noticed: 18

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Charise Breeden-Balaam, 33 Harding Terrace, Newark, NJ 07112-2005
cr	+ Metamorphosis Plastic Surgery, c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609
517737564	+ Bank Of America, Correspondence FL-1-908-01-49, Po Box 31785, Tampa, FL 33631-3785
517737565	+ Concentra Urgent Care, 375 McCarter Highway, Newark, NJ 07114-2562
517737567	+ Fein Such Khan & Shepard PC, 7 Century Dr, Ste 201, Parsippany, NJ 07054-4673
517737569	+ Metamorphosis Plastic Surgery, c/o Fein, Such, Khan, Shepard PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609
517737572	+ Union County Savings Bank, 320 North Broad Street, Elizabeth, NJ 07208-3703
517857138	+ Union County Savings Bank, c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 15 2021 20:19:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 15 2021 20:19:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517742983	+ Email/Text: bankruptcy@cavps.com	Oct 15 2021 20:20:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517737566	+ Email/Text: convergent@ebn.phinsolutions.com	Oct 15 2021 20:20:00	Convergent Outsourcing, Inc., 800 SW 39th St., PO Box 9004, Renton, WA 98057-9004
517867913	Email/Text: bnc-quantum@quantum3group.com	Oct 15 2021 20:19:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517737570	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 15 2021 20:18:01	Regional Acceptance Corp, 304 Kellam Road, Virginia Beach, VA 23462-2712
517752170	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 15 2021 20:18:01	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
517737571	+ Email/Text: bankruptcy@senexco.com	Oct 15 2021 20:19:00	Senex Services Corp, 3333 Founders Rd, Ste 201, Indianapolis, IN 46268-4932
517737573	+ Email/Text: bankruptcynotice@westlakefinancial.com	Oct 15 2021 20:19:00	Westlake Financial, PO Box 76809, Los Angeles, CA 90076-0809
517864578	+ Email/Text: bankruptcynotice@westlakefinancial.com	Oct 15 2021 20:19:00	Westlake Financial Services, 4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847

TOTAL: 10

District/off: 0312-2

Date Rcvd: Oct 15, 2021

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517737568	##+	KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Union County Savings Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Douglas G. Mitchell	on behalf of Debtor Charise Breeden-Balaam douglas@lawyermitchell.com g18162@notify.cincompass.com
Kevin Gordon McDonald	on behalf of Creditor Union County Savings Bank kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Kevin Gordon McDonald	on behalf of Creditor BANK OF AMERICA N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Philip A Kahn	on behalf of Creditor Metamorphosis Plastic Surgery pkahn@feinsuch.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8